

MLO認證資料 - MLO試題



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Sah Sehingga : 11 August 2025
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Tarikh Dikeluarkan : 04 July 2024
Issue Date
No Siri : 090627
Serial No

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從Google Drive中免費下載最新的KaoGuTi MLO PDF版考試題庫：https://drive.google.com/open?id=1udcLh9urIsBuhF-168z_IWhzXSE4PtmO

儘管當時在市場上有許多 NMLS 方面的書籍，但沒有一本是百分之百介紹實際操作的。許多關於 NMLS 配置方面的書也只包括配置的某些部分，並不提供足夠的信息使讀者能完整地建立和測試配置。而 KaoGuTi 的 MLO 考題助您一次輕鬆通過 NMLS 考試。我們提供的 MLO 考古題含蓋了當前最新的真實考題，並且全部附有正確答案。如果您正在準備考試，它將是最佳的學習助手，是您通過考試取得 MLO 認證的捷徑。

沒有人願意自己的人生平平淡淡，永遠在自己的小職位守著那份杯水車薪，等待著被裁員或者待崗或是讓時間悄無聲息的流逝而被退休。這樣的生活是在太沒有滋味了，難道你不想讓你的生活變得多姿多彩嗎？不要緊。今天我告訴你一個成功的捷徑，就是通過NMLS的MLO考試認證，有了這個認證，你就可以過著過著高級白領的生活了，成為一個實力派的IT專業人士，得到別人的敬重。而我們KaoGuTi將為你提供NMLS的MLO考試認證培訓資料，可以讓你毫不費力的實現這個美夢，你還在猶豫嗎？不要猶豫了，趕緊將KaoGuTi NMLS的MLO考試認證培訓資料加入購物車吧。

>> MLO認證資料 <<

MLO試題 & MLO熱門考題

NMLS的MLO考試認證是屬於那些熱門的IT認證，也是雄心勃勃的IT專業人士的夢想，這部分考生需要做好充分的準備，讓他們在MLO考試中獲得最高分，使自己的配置檔相容市場需求。

最新的 SAFE MLO MLO 免費考試真題 (Q137-Q142):

問題 #137

A consumer with HIV/AIDS is protected from lending discrimination by the:

- A. Employment Non-Discrimination Act
- B. Dodd-Frank
- **C. Fair Housing Act**
- D. Equality Act

答案: C

解題說明:

The Fair Housing Act prohibits discrimination in housing based on disability. Federal courts and HUD have consistently ruled that HIV/AIDS qualifies as a disability under the Act.

"The Fair Housing Act prohibits discrimination in housing based on disability, including HIV/AIDS."

- U.S. Department of Justice; HUD Fair Housing Act Overview

References:

HUD, Housing Discrimination and Persons with HIV/AIDS

DOJ, The Fair Housing Act

問題 #138

Which of the following entities is the primary regulatory authority for state-licensed, non-depository lenders?

- A. The Conference of State Bank Supervisors
- B. The Federal Trade Commission
- **C. A state regulator**
- D. NMLS

答案: C

解題說明:

For state-licensed, non-depository lenders, the primary regulatory authority is the state regulator in the jurisdiction where the lender operates. Each state has its own agency or department responsible for overseeing licensing, compliance, and enforcement of mortgage laws for non-depository institutions.

* The NMLS (A) is the system used to manage licenses but is not a regulatory authority.

* The Federal Trade Commission (B) oversees federal consumer protection laws but is not the primary regulator for state-licensed lenders.

* The Conference of State Bank Supervisors (CSBS) (D) helps coordinate state regulation but does not directly regulate individual lenders.

References:

SAFE Act, 12 USC §5101

NMLS and State Regulator Guidelines

問題 #139

Which of the following fees must remain the same unless a valid changed circumstance occurs?

- A. Owner's title insurance premium
- B. Total per diem interest
- **C. Fees paid to an affiliate of the lender**
- D. Homeowner's insurance

答案: C

解題說明:

Under TILA-RESPA Integrated Disclosure (TRID) Rule, fees paid to affiliates of the lender (e.g., title companies, appraisers) must remain the same on the Loan Estimate (LE) unless there is a valid changed circumstance (such as a significant change in the loan terms or property value). These fees fall under the zero-tolerance category, meaning they cannot increase from the amount disclosed on the LE unless a change in circumstance justifies the increase.

* Other costs like per diem interest (A), homeowner's insurance (B), and owner's title insurance premiums (C) can change, as they are not subject to the same zero-tolerance rules.

References:

* TILA-RESPA Integrated Disclosure Rule (TRID), 12 CFR §1026.19

* CFPB TRID Guidelines on fee tolerance

問題 #140

A borrower is approved for an 80/20 loan. Which of the following describes the lien priority for the 20% loan?

- A. First
- B. First as it will be combined with the 80% loan
- C. Second
- D. Second but combined with any other liens

答案： C

解題說明：

In an 80/20 loan structure, the borrower obtains two loans: an 80% first mortgage and a 20% second mortgage, often referred to as a "piggyback loan." The 20% loan has second lien priority, meaning it is subordinate to the 80% loan. If the borrower defaults and the property is foreclosed, the lender holding the first mortgage (80%) is paid first, and the second mortgage (20%) is paid from any remaining proceeds.

* The first lien is always the larger 80% loan, and the second lien covers the smaller 20% loan.

References:

* Fannie Mae Guidelines on piggyback loans

* Freddie Mac Loan Priority Rules

問題 #141

Prepaid charges include which of the following items?

- A. Origination fee
- B. Conveyance tax
- C. Credit report fee
- D. Per diem interest

答案： D

解題說明：

Prepaid charges refer to certain upfront costs paid at closing. These include:

* Per diem interest (D), which covers the interest from the closing date to the end of the month.

Other items like origination fees (A), credit report fees (B), and conveyance taxes (C) are not considered prepaid charges; they are typically categorized as closing costs or settlement fees.

References:

* Real Estate Settlement Procedures Act (RESPA)

* TILA-RESPA Integrated Disclosures (TRID)

問題 #142

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KaoGuTi是一個專門為IT認證考試人員提供培訓工具的專業網站，也是一個能幫你通過MLO考試很好的選擇。

KaoGuTi會為MLO考試提供一些相關的考試材料，來為你們這些IT專業人士提供鞏固學習的機會。KaoGuTi會為參加MLO認證考試的人員提供一切最新的他們想要的準確的考試練習題和答案。

MLO試題: https://www.kaoguti.com/MLO_exam-pdf.html

選擇KaoGuTi MLO試題你將不會後悔，因為它代表了你的成功，我們目前所提供的最新培訓資料，可以保證您第一次參加MLO考試就順利通過，你可以在KaoGuTi的網站上下載部分KaoGuTi的最新的關於NMLS MLO 認證考試練習題及答案作為免費嘗試了，相信不會讓你失望的，如果您想要真正的考試模擬，那就選擇我們的MLO題庫在線測試引擎版本，支持多個設備安裝，還支持離線使用，NMLS MLO認證資料在IT行業迅速崛起的年代，我們不

得不對那些IT人士刮目相看，他們利用他們高端的技術，為我們創造了許許多多的便捷之處，為國家企業節省了大量的人力物力，卻達到了超乎想像的效果，他們的收入不用說就知道，肯定是高，你想成為那樣的人嗎，所以，我們以平常心對待MLO考試即可。

只見葉玄褪去鞋襪，壹雙潔白如玉的腳呈現在眾人面前，壹路急追，最終在壹片林子邊緣處停了下來，選擇KaoGuTi你將不會後悔，因為它代表了你的成功，我們目前所提供的最新培訓資料，可以保證您第一次參加MLO考試就順利通過。

NMLS MLO認證資料：Mortgage Loan Origination (SAFE MLO) Exam壹次通過考試

你可以在KaoGuTi的網站上下載部分KaoGuTi的最新的關於NMLS MLO 認證考試練習題及答案作為免費嘗試了，相信不會讓你失望的，如果您想要真正的考試模擬，那就選擇我們的MLO題庫在線測試引擎版本，支持多個設備安裝，還支持離線使用。

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- MLO考試題庫 MLO證照考試 MLO資料 到 www.pdfexamdumps.com 搜索《MLO》輕鬆取得免費下載MLO測試
- 選擇MLO認證資料讓您簡單快速解決Mortgage Loan Origination (SAFE MLO) Exam考試 打開網站 www.newdumpspdf.com 搜索 MLO 免費下載最新MLO考證
- 已驗證的MLO認證資料並保證NMLS MLO考試成功 - 可信賴的MLO試題 開啟 tw.fast2test.com 輸入 { MLO } 並獲取免費下載MLO學習資料
- 最新版的MLO認證資料，全面覆蓋MLO考試知識點 透過“www.newdumpspdf.com”搜索「MLO」免費下載考試資料MLO學習資料
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